The health care law that was enacted in the spring of 2010 is a major step forward in providing affordable, quality care to all. I will continue to fight for its full implementation, so that all American families can benefit from it.

## **Patient's Bill of Rights**

The Patient's Bill of Rights, which was contained in the health care law, is putting consumers back in charge of their health care, and reigning in the worst practices of insurance companies.

- It means that people won't be denied based on preexisting conditions, or be kicked off of their insurance when they get sick and need it most.
- It means that young adults up to age 26 can stay on their parent's insurance, so that they have peace of mind as they begin their careers.
  - It means that seniors get free preventive care, and pay less for prescription drugs.
  - It means that your health plan cannot put a lifetime limit on your coverage.

## Impact on Sacramento

As a result of the health care law, the Sacramento region will see the following improvements to our health care delivery system:

- 50,000 more Sacramentans will be able to get insurance.
- 180,000 families and more than 12,000 small businesses will be eligible for tax credits to help pay for insurance.
  - 12,600 Sacramentans with pre-existing conditions will be able to gain coverage.
- 85,000 Sacramento Medicare beneficiaries will have access to preventive care services and reduced drug costs.

Congresswoman Matsui speaks against repeal of the health care law

## **Insurance Costs**

Health insurance premiums have doubled on average over the last 10 years, rising much faster than wages and inflation. The health reform law provides states with \$250 million in grants to improve how states review proposed health insurance premium increases. The health care law also provides new tools to improve transparency and take action against insurers that propose unjustified premium increases.

For instance, this year, the HHS Secretary can review justifications for increases in premiums and make them public. On May 19th, HHS released a final rule to ensure that large health insurance premium increases will be thoroughly reviewed, and consumers will have access to clear information about those increases. These new rules will help lower insurance costs by moderating premium hikes and provide consumers with greater value for their premium dollar. And, in 2014, health plans that show a pattern of excessive or unjustified premium increases will be excluded from the new Health Insurance Exchanges.

Additional fact sheets on the health care law:

- An Overview of the Effects
- Expanding Coverage in Uncertain Times
- Immediate Investments
- Reforming Insurance Company Practices
- Preserving Security for Aging Americans
- Strengthening Medicare
- Reducing Health Care Costs for Consumers
- Benefits for our Children
- Strengthening Coverage for Low-Income Families
- In Sacramento, repeal would mean that 180,000 families and more than 12,000 small businesses would lose tax credits and help paying for insurance.